

# **EXHIBIT 4**

**Filed Redacted/Under Seal**

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 1

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

---

Case No. 4:20-cv-02254-YGR

LD, DB, BW, RH, and CJ, on behalf of  
themselves and all others similarly  
situated,

Plaintiffs,

vs.

UNITED HEALTHCARE INSURANCE  
COMPANY, a Connecticut Corporation;  
UNITED BEHAVIORAL HEALTH, a  
California Corporation; and MULTIPLAN,  
INC., a New York Corporation,  
Defendants.

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## VIDEOTAPED DEPOSITION OF

REBECCA PARADISE

30(b)(6) - Volume I

\*\* CONFIDENTIAL - ATTORNEYS' EYES ONLY \*\*

DATE: July 13, 2022

TIME: 1:43 p.m. (Central)

PLACE: Minneapolis Marriott Southwest  
5801 Opus Parkway  
Minnetonka, MN 55343

Reported By: Christine K. Herman, RPR, CRR

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## P R O C E E D I N G S

THE VIDEOGRAPHER: Good afternoon. We are going on the record at 1:43 p.m. Central Daylight Time on July 13th, 2022.

This is Media Unit Number 1 of the video-recorded deposition of United Healthcare Insurance Company, pursuant to Rule 30(b)(6), by their designate, Rebecca Paradise, taken by counsel for plaintiff, in the matter of LD, et al., vs. United Healthcare Insurance Company, et al., filed in the United States District Court, Northern District of California, Oakland Division, Case No. 4:20-cv-02254-YGR.

This deposition is being taken in Minnetonka, Minnesota. My name is Brian Ciccone, representing Veritext Legal Solutions, and I am the videographer. The court reporter is Christine Herman, also from Veritext Legal Solutions.

Will the attorneys please note their appearances for the record.

MR. LAVIN: This is Matthew Lavin, of Arnall Golden Gregory, for the plaintiffs.

MR. SIGLER: Geoff Sigler, of Gibson Dunn, for the United defendants. And I'm joined by



1 Matthew Aiken, also of Gibson Dunn; Steve Burstein,  
2 in-house counsel for UnitedHealthcare; and Joann  
3 Lee, in-house counsel for United Behavioral Health.

4 MR. CROUSILLAC: This is Taylor  
5 Crousillac, of Phelps Dunbar. I'm here today on  
6 behalf of MultiPlan, Inc., who is a defendant in  
7 this action, and I am appearing remotely.

8 THE VIDEOGRAPHER: Thank you.

9 Will the court reporter please swear in  
10 the witness.

11

12 Whereupon,

13 REBECCA PARADISE,

14 a witness in the above-entitled matter,

15 after having been first duly sworn,

16 deposes and says as follows:

17 THE VIDEOGRAPHER: You may proceed.

18 EXAMINATION

19 BY MR. LAVIN:

20 Q. Good morning -- I mean good afternoon,  
21 ma'am. Would you state your name for the record,  
22 please.

23 A. Rebecca Paradise.

24 Q. Ms. Paradise, will you give us your home  
25 address, please.

1           A.     7341 Tamarack Trail in Victoria,  
2     Minnesota.

3           Q.     Ms. Paradise, have you ever been deposed  
4     before?

5           A.     Yes.

6           Q.     About how many times?

7           A.     At least six.

8           Q.     Okay. How many of those times related to  
9     the Facility R&C program, if you remember?

10          A.     I only recall maybe one of those.

11          Q.     Okay. Do you remember the last time you  
12     were deposed before today?

13          A.     Um, I believe it was December of '21.

14          Q.     Okay. So just a few months ago, really.

15          A.     Yes.

16          Q.     All right. Do you remember what the  
17     nature of that case was, what it was about?

18          A.     That case was a Behavioral Health case. I  
19     think there's multiple components to that case, but  
20     there was a -- I believe an allegation about  
21     out-of-network reimbursement.

22          Q.     Were there any other -- Is United a  
23     defendant in that case?

24          A.     Yes.

25          Q.     And are there any other defendants in that

1 case?

2 A. I don't recall on that one.

3 Q. Were you designated as a 30(b)(6) witness  
4 in that case?

5 A. I don't remember.

6 Q. Do you know what a 30(b)(6) witness is?

7 A. Yes.

8 Q. Okay. What is your understanding?

9 A. The corporate representative.

10 Q. Okay. And you don't remember if you were  
11 deposed as an individual or as a 30(b)(6), correct?

12 A. I just don't remember that case.

13 Q. That's fine.

14 And who did you appear in that case on  
15 behalf of? Was it -- Do you remember the named  
16 entity? Was it UnitedHealthcare?

17 A. I don't remember the particulars of the  
18 case. I'm a part of UnitedHealthcare, so typically  
19 that's who I'm representing -- presenting --  
20 representing when I'm being deposed.

21 Q. Okay. I just -- I was asking -- like, you  
22 don't know if it was United Health Group or United  
23 Behavioral Health? It was UnitedHealthcare?

24 A. I don't recall if I was the 30(b)(6).  
25 Typically our out-of-network reimbursement programs,

1 when I'm being deposed, are with respect to  
2 UnitedHealthcare.

3 Q. Got it. And so you're pretty familiar  
4 with this process. And, you know, let's try not to  
5 talk over each other. You're under oath. Tell the  
6 truth, obviously.

7 There's a court reporter here. She can  
8 only take one person down at a time. Your attorney  
9 may object, possibly, so perhaps wait a beat and let  
10 him do that -- you know, let him do that.

11 If you've got any questions about what I'm  
12 asking or want me to clarify, I'm happy to do so.  
13 Just let me know.

14 And where are you employed currently?

15 A. United Healthcare.

16 Q. And how long have you been employed at  
17 UnitedHealthcare?

18 A. In total, I've been with the organization,  
19 or one of the organizations, for 26 years.

20 Q. Okay. And do you remember 26 years ago  
21 what your initial role was at UnitedHealthcare?

22 A. I do.

23 Q. What was that?

24 A. I was a health plan accountant for  
25 UnitedHealthcare.

1 Q. Okay. And what does a health plan  
2 accountant do?

3 A. Books journal entries.

4 Q. Okay. Was there particular plans you  
5 worked with, or --

6 A. I worked for a variety of our health  
7 plans. One I recall was in Kentucky, but there  
8 were -- there were many.

9 Q. Are the -- so are these United affiliate  
10 companies?

11 A. They were health plans that leveraged  
12 either the UnitedHealthcare insurance or HMO  
13 licensees in their state.

14 Q. Okay. Were they regional plans? Is that  
15 how you'd describe them?

16 A. Typically they're in a state.

17 Q. A state plan?

18 A. Uh-huh.

19 Q. And what was your next position at United  
20 after that?

21 A. Well, I had -- was promoted a couple times  
22 in the accounting department, and then moved into a  
23 financial analyst position a short time after that.

24 Q. Okay. And about how long did you have  
25 that position?

1 A. Probably a couple years.

2 Q. And do you remember your position after  
3 that?

4 A. Let's see. Then I moved into a kind of  
5 finance/operational role in our broker compensation  
6 unit of UnitedHealthcare.

7 Q. Okay. And do you know how long that was?

8 A. That role was probably three -- three to  
9 five years, roughly.

10 Q. And after that, if you remember.

11 A. Then, from there, I moved into our  
12 UnitedHealthcare pharmacy division.

13 Q. And how long did you work there?

14 A. So I was in UnitedHealthcare pharmacy, and  
15 then there was a reorg during that time, so I was  
16 also a part of OptumRx, but it was generally the  
17 same role. I was in one of those orgs for about 10  
18 years.

19 Q. With the pharmacy division?

20 A. Uh-huh.

21 Q. And what did you do after that?

22 A. Then I moved to UnitedHealthcare networks,  
23 in 2015.

24 Q. Okay. Now, all these roles you've  
25 discussed, were you located here --

1 A. Yes.

2 Q. -- in Minnesota? Okay.

3 Are you from Minnesota?

4 A. No.

5 Q. Okay. Where are you from?

6 A. Wisconsin.

7 Q. Okay. Okay. And after 10 years with the  
8 pharmacy division and OptumRx, you moved into  
9 UnitedHealthcare networks; is that correct?

10 A. Uh-huh.

11 Q. And what did you do in networks?

12 A. When I came to the United Health network  
13 team, that's when I started in the out-of-network  
14 reimbursement space.

15 Q. Okay. So the out-of-network reimbursement  
16 space is underneath UnitedHealthcare networks?

17 A. In 2015, yes.

18 Q. Okay. Is it different now?

19 A. Today, yes, it's different.

20 Q. How is it structured today?

21 A. Today it is now a part of the employer  
22 individual organization.

23 Q. Is that also called E&I?

24 A. Yes.

25 Q. Okay. And in your current role -- well,

1 since you've been in this division, in the  
2 out-of-network -- What is the name of your  
3 department right now?

4 A. My team is the UnitedHealthcare  
5 out-of-network payment strategy team.

6 Q. Okay. And has that always been the name  
7 of your group, your division, since you started  
8 there in 2015?

9 A. Prior to probably 2019 it was  
10 out-of-network operations.

11 Q. Okay. And has your role changed since  
12 2015 in the out-of-network programs at  
13 UnitedHealthcare?

14 A. Yes.

15 Q. Okay. What was your role in 2015?

16 A. 2015 I was brought on board to have  
17 oversight for the day-to-day operations for our  
18 out-of-network reimbursement programs.

19 Q. Okay. Is that all out-of-network  
20 reimbursement programs for UnitedHealthcare?

21 A. For the E&I division, yes.

22 Q. For the E&I division.

23 And what was your title then?

24 A. I think it was director, out-of-network  
25 operations.



1 Q. Okay. And has your title changed since  
2 2015?

3 A. Yes.

4 Q. And what is your title now?

5 A. Vice president of UnitedHealthcare  
6 out-of-network payment strategy.

7 Q. All right. When you started in your  
8 current division in 2015 did you have a supervisor?

9 A. Yes.

10 Q. And who was your supervisor?

11 A. John Haben.

12 Q. Was there anybody else that you reported  
13 to?

14 A. No.

15 Q. Do you know who was above -- who John  
16 Haben reported to in 2015?

17 A. In 2015, I believe he reported to Ed  
18 Lagerstrom.

19 Q. Can you spell that last name for me?

20 A. L-A-G-E-R-S-T-R-O-M.

21 Q. Okay. And did who John Haben reported to  
22 change over the years?

23 A. Yes.

24 Q. Okay. And when did it change from Ed  
25 Lagerstrom?

1           A.     Ed left the network organization maybe  
2     2016, and then I believe John was reporting to Dan  
3     Rosenthal at the time.

4           Q.     Okay. Is John Haben still with the  
5     company?

6           A.     No.

7           Q.     When did John Haben leave?

8           A.     August of 2021.

9           Q.     Did he retire?

10          A.     Yes.

11          Q.     Okay. Was he still reporting to Dan  
12     Rosenthal in August of 2021?

13          A.     No.

14          Q.     Who was he reporting to then?

15          A.     Matt Vesledahl.

16          Q.     Can you spell that last name, please?

17          A.     V-E-S-L-E-D-A-H-L.

18          Q.     Okay. When John Haben left, was he  
19     replaced by anybody?

20          A.     Not immediately.

21          Q.     Did you assume his duties after he left?

22          A.     Not all of his duties, no.

23          Q.     Okay. Is there somebody who's taken his  
24     position since?

25          A.     I now report in to Michael Wentzien.

1 Q. Okay. Could you spell that last name,  
2 please?

3 A. W-E-N-T-Z-I-E-N.

4 Q. And what is Mr. Wentzien's title at  
5 UnitedHealthcare, if you know?

6 A. I think it's CEO E&I out-of-network  
7 management.

8 Q. Is Mr. Wentzien located here in Minnesota?

9 A. Yes.

10 Q. Okay. And do you have anybody who reports  
11 to you directly in your current role at United?

12 A. Yes.

13 Q. And who reports to you?

14 A. Terry Smith, Cathy Ackerman, Ray Lopez,  
15 and Monica Bourgeois.

16 Q. And what does Terry Smith do?

17 A. Terry Smith leads our team that manages  
18 our technology, or our systems development, and also  
19 helps support the new federal No Surprises Act  
20 implementation.

21 Q. And what about Cathy Ackerman?

22 A. Cathy has oversight for our relationship  
23 with FAIR Health, and oversees our Physician R&C  
24 program and our reference base pricing programs.

25 Q. Okay. And what does Ray Lopez do?

1           A.     Ray oversees our relationship with  
2     MultiPlan and the vendor-supported out-of-network  
3     reimbursement programs.

4           Q.     Okay. Are there other vendors besides  
5     MultiPlan that Ray Lopez works with?

6           A.     That Ray works with currently, no.

7           Q.     Okay. Are there other vendors that the  
8     out-of-network programs --

9                     What's the best way to defer -- to refer  
10    to your department during this deposition?

11          A.     The payment strategy team.

12          Q.     Payment strategy team?

13          A.     Yeah.

14          Q.     Let's do it. All right.

15                    Are there other vendors besides MultiPlan  
16    that the payment strategy team works with?

17          A.     Not that my team works with -- well, I'm  
18    sorry. FAIR Health, but FAIR Health isn't  
19    technically a repricing vendor. And, however, there  
20    are affiliates of United that have separate teams  
21    that may leverage separate vendors that we would not  
22    have oversight for.

23          Q.     Are those affiliates companies like UMR or  
24    Golden Rule, PacificSource? Is that what you're  
25    referring to?

1 A. Those are examples. And PacifiCare.

2 Q. I'm sorry. There is PacificSource. Okay.  
3 PacifiCare. Sorry.

4 So Mr. Lopez works primarily with  
5 MultiPlan, though, correct?

6 A. Correct.

7 Q. Okay. And what about Monica Bourgeois?

8 A. Monica's responsible for managing our  
9 oversight of our new initiatives.

10 Q. So what are some of those new initiatives  
11 that she oversees?

12 A. It would be things like if -- if there was  
13 an issue with one of how the programs were working,  
14 new codes, identifying -- helping identify  
15 appropriate reimbursement levels for those. There's  
16 a break/fix project.

17 Q. A break/fix?

18 A. Yeah. Like, for example, something went  
19 awry with one of the programs and things weren't  
20 working appropriately, she would help oversight.

21 Q. A break/fix for that?

22 A. Break/fix. Well, something broke, you fix  
23 it.

24 [REDACTED]  
[REDACTED]?

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1 Q. All right. So backing up just a little  
2 bit, did you do anything to prepare for your  
3 deposition today?

4 A. Yes.

5 Q. And what did you do?

6 A. Well, my years of experience in the  
7 out-of-network space and at the company are part of  
8 my preparation. I reviewed a number of documents,  
9 and obviously met with counsel, and then had a  
10 number of meetings with some internal participants  
11 to prepare.

12 Q. Okay. And how many times did you meet  
13 with counsel?

14 A. I don't know. Four -- four or five times.

15 Q. Okay. Were those in person or on Zoom or  
16 something?

17 A. I believe we did both.

18 Q. Okay. And about how many times -- about  
19 how many hours each time did you meet?

20 A. It varied.

21 Q. Okay. How many hours total do you believe  
22 you met with counsel in preparation for today?

23 A. A lot.

24 Q. Okay. And how many documents did you look  
25 at in preparation for today?

1 A. A lot.

2 Q. Okay. Do you remember any of those  
3 documents specifically?

4 A. Yes. I remember a few.

5 Q. What were some of those documents?

6 A. Plan SPDs, ASAs, MultiPlan quarterly  
7 decks. I think there were some SOPs, emails.

8 Q. What's an SOP?

9 A. Sorry. A standard operating procedure.

10 Q. Okay. Do you know what those standard  
11 operating procedures referred to -- pertain to,  
12 rather?

13 A. I believe it was a detailed claim  
14 processing document.

15 Q. Do you remember the title of that  
16 document?

17 A. I do not.

18 Q. Okay. Do you remember what quarterly  
19 reports for MultiPlan you looked at?

20 A. I believe there was one from 2018, one  
21 from 2019. I don't remember the specific months.

22 Q. Sure. Do you remember what plans or SPDs  
23 you looked at?

24 A. Apple, Tesla, Oracle, I think.

25 Q. And you said you spoke with some other

1 individuals at UnitedHealthcare in preparation for  
2 today?

3 A. Yes.

4 Q. And who did you speak with?

5 A. I don't remember all the names, but we met  
6 with account management team in our sales  
7 organization, legal, met with Jolene Bradley, Ray.

8 Q. You said you met with account management,  
9 which is the same as sales.

10 A. Yes. Our sales team.

11 Q. Yeah. And do you remember who you met  
12 with in those departments?

13 A. I don't remember.

14 Q. Legal. And do you remember who in legal  
15 you met with?

16 A. Courtney Lucas.

17 Q. Anybody else? Any other departments that  
18 you met with?

19 A. I don't remember. I think that was  
20 everybody, but I might be forgetting someone.

21 Q. Got it. And what was your purpose in  
22 meeting with those people?

23 A. Preparing for the deposition.

24 Q. Okay. So this is a 30(b) -- so today and,  
25 like, tomorrow morning will be a 30(b)(6)

1 deposition. So do you understand that your answers  
2 are not just about your individual knowledge but on  
3 behalf of UnitedHealthcare?

4 A. I understand.

5 Q. And did you meet with those individuals to  
6 prepare for -- to be representative for  
7 UnitedHealthcare today?

8 A. Yes.

9 Q. All right. And we'll go through the  
10 30(b)(6) notice in a little bit. And, actually, let  
11 us introduce Exhibit 1. So let's see. This will  
12 be -- and I'm going to ask the court reporter to  
13 mark this as Exhibit 1.

14 (Deposition Exhibit Number 1 marked for  
15 identification.)

16 Q. And I'm also going to ask the court  
17 reporter to mark Exhibit 2 simultaneously, which is  
18 related to Exhibit 1.

19 (Deposition Exhibit Number 2 marked for  
20 identification.)

21 Q. So I'm going to represent that Exhibit 1  
22 is the deposition notice -- notice of taking  
23 deposition pursuant to 30(b)(6), and Exhibit 2 is a  
24 letter from Mr. Sigler to myself, dated July 6th,  
25 2022. And can you take a minute to review these.

1 And you don't have to read the entire  
2 notice. You want to just flip through it. And my  
3 question is going to be if you recognize that  
4 notice.

5 A. Exhibit 1, yes, I recognize.

6 Q. Okay. Have you ever seen Exhibit 2  
7 before?

8 A. I don't recall specifically seeing  
9 Exhibit 2, but I reviewed a lot of documents in  
10 preparation.

11 Q. Okay. So Exhibit 2 is a letter from  
12 counsel for United in this matter. What it says is  
13 that, We anticipate -- based on UBH's limited role  
14 and responsibility related to issues in this case,  
15 we anticipate UHC's designee, Ms. Paradise, will be  
16 in a better position to address most of the topics  
17 in your notice than UBH's designee.

18 And so then they identify a couple topics  
19 that you will not be testifying on today: 8, 10,  
20 13, 14, 15, and 31.

21 And without going through every single one  
22 of them, looking at the deposition notice, is it  
23 your understanding, and are you prepared today to  
24 testify, on each of the topics in this deposition  
25 notice besides 18 [sic], 10, 13, 14, 15, and 31?

1 MR. SIGLER: And I'll just briefly note  
2 for the record that, as reflected in this letter,  
3 Ms. Paradise is designated subject to the  
4 clarifications and objections in this letter and in  
5 our previous letter from March 23rd, including the  
6 specifications of topics in the letter.

7 But you can answer as best you can,  
8 Ms. Paradise.

9 A. It's my understanding that I'm the  
10 30(b)(6) witness and there are certain topics, as  
11 outlined in the letter, I won't be speaking to.  
12 And, again, I think the letter speaks to my  
13 deposition.

14 Q. (BY MR. LAVIN) Speaks for itself?

15 A. Yes.

16 Q. Got it. Okay. Let's put that aside for  
17 one second, and let's go to Exhibit --

18 And, you know, I'd also like to mention, a  
19 lot of these topics overlap with each other, so it's  
20 going to be tough to go through them just kinda  
21 clear-cut one by one. So some of them are going to  
22 overlap, but I just want to kind of preface that,  
23 that the topics to which you've been designated as  
24 the 30(b)(6) witness, that you -- you are qualified  
25 to speak to those topics. Correct?

1 A. I believe I'm qualified.

2 Q. Okay. So the next exhibit let's mark as  
3 Exhibit 3.

4 (Deposition Exhibit Number 3 marked for  
5 identification.)

6 Q. Exhibit 3 is entitled Defendant United  
7 Behavioral Health Insurance Company's Responses and  
8 Objections to Plaintiffs' First Set of  
9 Interrogatories. It is dated July 7th, 2022.

10 MR. SIGLER: It's a long document, Matt.  
11 Do you want to direct her to any particular part of  
12 it?

13 Q. (BY MR. LAVIN) There are some parts of it  
14 I want to go through. I just want to -- First  
15 question is, have you ever seen this document  
16 before?

17 A. Yes.

18 Q. Okay. If you'd turn to the -- I think  
19 it's the second-to-last page, is that your signature  
20 on there?

21 A. That is my electronic signature.

22 Q. Okay. Do you remember when you first saw  
23 this document?

24 A. I don't remember the date, 'cause I think  
25 I've seen a couple versions.

1 Q. Okay. So did you see drafts of this  
2 document?

3 A. Yes.

4 Q. Did you help prepare the responses to this  
5 document?

6 A. I helped review the responses, yes.

7 Q. Okay. And is there anything in here, as  
8 we sit here today, that you feel needs to be  
9 supplemented in this document?

10 A. It's a multiple-page document, and I  
11 haven't read it again today, so I don't really think  
12 it's fair to answer that question.

13 Q. All right. Were you involved in a search  
14 for documents --

15 MR. SIGLER: Objection. Form.

16 Q. (BY MR. LAVIN) -- related to this  
17 document?

18 MR. SIGLER: Same objection.

19 A. I personally didn't get involved in the  
20 actual search.

21 Q. (BY MR. LAVIN) Okay. Are you aware if  
22 UnitedHealthcare is intending to produce more  
23 documents in this action?

24 MR. SIGLER: Objection to form, outside  
25 the scope of the notice.



1           A.    I don't think I have insight if there is  
2 additional discovery occurring.

3           Q.    (BY MR. LAVIN) Okay. So if we go to the  
4 very first, on page 5, the first interrogatory is,  
5 Identify all welfare health benefit plans, insured  
6 or administered by you, by plan sponsor and plan  
7 year, indicating whether the plan is administrative  
8 services only or fully insured from January 1st,  
9 2015, to the present.

10           And, you know, in all these answers  
11 there's always -- there's objections up front. And  
12 if you go down to the second paragraph, that's  
13 typically where the substantive part of the answer  
14 is. Just might help you to navigate this document.

15           So going down to the first full paragraph  
16 on page 6, it says, UBH and UHC will produce to  
17 plaintiffs supplemental claims data production  
18 consisting of previously discussed parameters  
19 designed to capture putative class claims that will  
20 include fields identifying the plan or corresponding  
21 to each claim line.

22           Does UnitedHealthcare maintain a database  
23 of all active ASO plans?

24           MR. SIGLER: Objection to form,  
25 foundation, outside the scope of the notice.

1 Is this -- is this related to a topic,  
2 Matt?

3 MR. LAVIN: Well, I'm asking about this  
4 answer right here.

5 MR. SIGLER: I know. But it's a 30(b)(6)  
6 deposition. Is there a topic that relates to this?

7 MR. LAVIN: I could go through the topics.  
8 Do you want to do that?

9 MR. SIGLER: Well, I'd like the deposition  
10 to be focused on the topics. Does this one relate  
11 to one?

12 MR. LAVIN: All the topics are about the  
13 plan, so --

14 MR. SIGLER: Well, the case is about  
15 Facility R&C and Viant OPR, and you're asking these  
16 broad questions.

17 MR. LAVIN: Oh, we're going to do this.  
18 All right. Well --

19 MR. SIGLER: She can answer based on  
20 personal knowledge, but I don't want today --

21 MR. LAVIN: We can do that. I mean, but  
22 that's not the way that I would like today to go,  
23 all right? I'd like today -- I think we've  
24 discussed this before pretty quickly. If it's going  
25 to be long objections to lots of questions, we're

1 going to be here for a long time, right? The goal  
2 is to try and get through this quickly.

3 This is a 30(b)(6) deposition. If you  
4 have an objection, you can state it briefly, short  
5 and succinct, and identify it for the record. All  
6 right? But I don't want long form objections,  
7 speaking objections, all right?

8 MR. SIGLER: Well, if it's outside the  
9 scope of the notice I've got to say that.

10 MR. LAVIN: Okay. You can say that. You  
11 can say that. You can say that. That's fine.

12 MR. SIGLER: All right. So the  
13 objection's been stated. She can answer based on  
14 personal knowledge. And let's stay -- you know,  
15 let's adhere to the notice, because that's what  
16 we're here for.

17 MR. LAVIN: Fine.

18 Q. (BY MR. LAVIN) Does UnitedHealthcare  
19 maintain a database of ASO plans?

20 A. I don't know if I would call it database.  
21 Obviously UnitedHealthcare understands who its  
22 in-force clients are at a given period of time.

23 Q. Okay. Is it -- is there a spreadsheet  
24 maintained of UnitedHealthcare's ASO clients?

25 MR. SIGLER: Same objections.

1 A. Not that I'm aware of.

2 Q. (BY MR. LAVIN) Okay. Do you have access  
3 on your, you know, work space to look up various ASO  
4 plans?

5 MR. SIGLER: Same objections.

6 A. No.

7 Q. (BY MR. LAVIN) All right. Could you look  
8 up the package that an ASO plan has chosen from your  
9 work space at UnitedHealthcare?

10 MR. SIGLER: You're talking about  
11 out-of-network packages?

12 Q. (BY MR. LAVIN) Yeah. The packages we  
13 discussed before.

14 A. And you're talking about me looking it up?

15 Q. Yeah. You personally.

16 A. No.

17 Q. Okay. Does somebody else at  
18 UnitedHealthcare have that capability?

19 A. Of course.

20 Q. Okay. Do you know who that person is?

21 A. It's multiple people.

22 Q. Okay. But you do not have access to that?

23 A. Is that a question?

24 Q. It is.

25 A. No, I do not.

1 Q. Okay.

2 MR. LAVIN: Counsel, do you know when  
3 UnitedHealthcare intends to supplement the claims  
4 data?

5 MR. SIGLER: I'm not being deposed today,  
6 Matt. We can have a conversation offline, but let's  
7 use our time with the witness.

8 MR. LAVIN: We've got two days left of  
9 discovery. Does UnitedHealthcare plan on producing  
10 that information before the close of discovery?

11 MR. SIGLER: Why don't you focus your time  
12 today on the witness.

13 MR. LAVIN: So you're --

14 MR. SIGLER: If you want to go off the  
15 record and have this conversation. We've met -- we  
16 met and conferred three times over the past four  
17 days, and I've repeatedly asked you questions about  
18 discovery. I've been very open with you. If you'd  
19 like to have a discussion about discovery, let's do  
20 that, but off the record.

21 MR. LAVIN: Okay.

22 Q. (BY MR. LAVIN) Does United's database of  
23 ASO plans contain information on out-of-network  
24 pricing selected for that particular plan?

25 MR. SIGLER: Objection to form.





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MR. SIGLER: Matt, we've been going about an hour, so let's take a break soon.

MR. LAVIN: We can take a break right now if you want.

MR. SIGLER: Okay.

MR. LAVIN: So let's go off the record.

THE VIDEOGRAPHER: The time is approximately 2:49 p.m. We're going off the video record.

(Whereupon, a recess was taken.)

THE VIDEOGRAPHER: The time is approximately 3:03 p.m. We are back on the video record. Go ahead.

Q. (BY MR. LAVIN) All right, Ms. Paradise. Before the break we were talking about a couple

1 different things. I just want to direct you to  
2 Exhibit 3, I believe it is, which is the  
3 interrogatories, and go to page 29.

4 Make that page 26. I'm sorry.

5 And it says, Interrogatory 14, Describe in  
6 detail the results of any and all actuarial  
7 underwriting and other analyses you have conducted,  
8 considered and/or reviewed regarding implications of  
9 using language stating that out-of-network benefits  
10 are, may be paid based on a rate recommended by  
11 Viant, and employee welfare health benefit plans  
12 insured and/or administered by you.

13 And as we go to the next page, about the  
14 first full paragraph, I'm going to jump into it. It  
15 says, Subject to and without waiving the foregoing  
16 objections, no responsive underwriting analyses have  
17 been identified.

18 Is that a correct response? Do you stand  
19 by that response to today as UnitedHealthcare?

20 MR. SIGLER: Objection. Form, foundation,  
21 outside the scope of the notice.

22 Do your best, Ms. Paradise.

23 A. I mean, again, I'm not involved in the  
24 discovery process, so I'd defer to our counsel on  
25 what they found or didn't find.



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Q. Okay. And then let us go -- and we'll get off of this -- is Interrogatory No. 21, which is on page 34. And it says, Describe in detail what steps, actions, policies and/or procedures -- excuse me -- are taken by United or its agents with regard to members who receive balance bills for out-of-network claims priced through United's Facility R&C program from January 1st, 2015 to present.

And then do you see the response there?

A. Yes.

Q. Did you assist in drafting this response?

A. I believe I reviewed it, yes.

Q. Okay. And did you approve of it?

A. I believe I signed the interrogatories.

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Q. (BY MR. LAVIN) On the back of a member's ID card, if it says call -- you know, I've had UnitedHealthcare insurance. On the back it said, call, you know, members call, and there was a phone number. Does that phone number go to UnitedHealthcare, as far as you know, or United Behavioral Health? Is there a separate number for behavioral health claims?

MR. SIGLER: Objection. Outside the scope of the notice.

A. Yeah. That I -- I don't have visibility to that level of detail.

Q. (BY MR. LAVIN) Do you have a UnitedHealthcare ID card? Do you know if it has a separate number for behavioral health claims? It may. I'm not sure.

1 MR. SIGLER: Same objection.

2 A. I don't know what my ID card looks like  
3 from memory.

4 Q. (BY MR. LAVIN) And I'm just trying to  
5 figure -- the whole point of this, I'm just trying  
6 to figure out how it gets to Jolene Bradley.

7 So Jolene Bradley works in payment  
8 strategies with you. Does it get forwarded by UBH  
9 over to Jolene Bradley?

10 A. I don't know the specific tool, but there  
11 is a process where that behavioral health team would  
12 have, where they would take the information about  
13 the case. They're not transferring a member.

14 Q. Right.

15 A. Jolene's not talking to anybody outside  
16 the company. Her team's not. But they would  
17 transfer the issue for their review, and then her  
18 team would determine appropriate steps.

19 Q. I understand. How many people are on  
20 Jolene Bradley's team?

21 A. Roughly 20 to 30 people, I think.

22 Q. Does -- And you mentioned people who  
23 report to you. Jolene Bradley does not report to  
24 you?

25 A. Not currently, no.



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Q. Did you review any provider remittance advices in preparation for today?

A. I believe we looked at a few.

Q. Do you remember which ones you looked at?

A. No.

Q. Do you know if there were provider remittance advices related to the class representatives in this case?

A. I know the PRAs had to do with the claims at issue in this case.

Q. Okay. Do you know if they dealt with the specific individuals who are the class representatives? Do you know what I mean by class representatives?

A. Yes. I understand that. And, yes, it would have been with respect to their claims.

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12 Q. Okay. Is there anyone at UnitedHealthcare  
13 who has ultimate authority for determining whether  
14 out-of-network programs comply with ASO client plan  
15 language?

16 MR. SIGLER: Objection to form.

17 A. There is not one person.

18 Q. (BY MR. LAVIN) It's a number of people?

19 A. Yes.

20 Q. Okay. And who would those people be?

21 MR. SIGLER: Objection to form, asked and  
22 answered.

23 A. It's -- I think I've stated before,  
24 there's a team of people. There are legal people  
25 involved. There's business people involved.



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1 Q. Is Courtney Lucas an in-house counsel for  
2 payment strategies?

3 A. She's in-house counsel on the network  
4 team. One of her accountabilities is supporting our  
5 out-of-network payment strategy team.

6 Q. Okay. Are there any other attorneys that  
7 support your team?

8 A. Scott Reese.

9 Q. I've spoken with Scott Reese, outside of  
10 this.

11 All right. Let us go -- so the next  
12 exhibit let's mark as Exhibit 4.

13 (Deposition Exhibit Number 4 marked for  
14 identification.)

15 Q. And just let me know -- Exhibit 4 is  
16 entitled Defendant United Behavioral Health and  
17 UnitedHealthcare Insurance Company's Responses and  
18 Objections to Plaintiffs' Seventh Set of Requests  
19 for Production of Documents. It is dated July 7th,  
20 2022.

21 Have you seen this document before?

22 A. I don't remember now. We're getting into  
23 too many legal documents.

24 Q. If you're not sure, then you're not sure.

25 How about this? Did you review this



1 document before July 7th?

2 MR. SIGLER: Objection to form.

3 She just said she doesn't remember the  
4 document at all, so --

5 MR. LAVIN: Okay.

6 MR. SIGLER: -- how is she supposed to  
7 answer that?

8 MR. LAVIN: I don't think that's exactly  
9 what she said.

10 MR. SIGLER: Okay. Fair enough.

11 Objection to form.

12 A. I don't recall this document specifically.  
13 I've reviewed so many documents, they're starting to  
14 conflate.

15 Q. (BY MR. LAVIN) Okay. And I asked before,  
16 and we had a little bit of a dust up over whether  
17 United intends to produce further documents in this  
18 matter. Mr. Sigler said he'd talk to me later about  
19 that.

20 MR. SIGLER: We've talked a lot, Matt.  
21 We've talked a lot. But let's use our time with  
22 Ms. Paradise to talk to her.

23 Q. (BY MR. LAVIN) Let's go to the next  
24 exhibit --

25 MR. SIGLER: And, by the way, my

1 understanding is, we produced the data that you were  
2 asking about last week.

3 MR. LAVIN: Okay. United has produced a  
4 lot of documents, very recently in this case, so  
5 we've possibly not had a chance to review them all.

6 MR. SIGLER: My only point is, ask me  
7 about this stuff and we can address that.

8 MR. LAVIN: So let's mark the next  
9 exhibit.

10 (Deposition Exhibit Number 5 marked for  
11 identification.)

12 Q. (BY MR. LAVIN) Do you recognize this  
13 document, Ms. Paradise?

14 A. I think I've seen this.

15 Q. Okay. For the record, it's entitled  
16 Plaintiffs' Third Amended Class Action Complaint.  
17 It is dated September 10th, 2021.

18 Have you seen this document or one with a  
19 similar caption on it at some time?

20 A. I believe I have over the past few months,  
21 yes.

22 Q. Okay. Have you ever seen it before the  
23 past few months?

24 A. Well, since it's dated September 2021, I  
25 don't think I could have seen it before then.

1 Q. True. But have you seen any other  
2 documents that look like this with this caption on  
3 them before -- this is the third amended. There  
4 were a couple before it.

5 MR. SIGLER: Objection to form.

6 A. I don't recall if I've seen all three or  
7 not.

8 Q. (BY MR. LAVIN) Okay. Do you remember  
9 when you first found out about this case in which  
10 you are being deposed today?

11 A. Sorry. Can you ask me that again?

12 Q. When did you first hear of this case in  
13 which you are being deposed today?

14 A. I -- I don't recall.

15 Q. You don't know when you first became aware  
16 of it?

17 A. No, because hasn't this case been going on  
18 for some time?

19 Q. It has. I don't remember exactly.

20 A. Okay.

21 MR. SIGLER: Do you remember when you  
22 filed the case?

23 MR. LAVIN: I do not remember exactly.

24 MR. SIGLER: Okay.

25 Q. (BY MR. LAVIN) May have been during COVID

1 or preCOVID.

2 But do you remember if you saw this case  
3 or if you've discussed this case with anybody within  
4 the last two years, before five months ago?

5 MR. SIGLER: Objection to form.

6 A. I don't recall when I first discussed this  
7 with counsel.

8 Q. (BY MR. LAVIN) Okay. Have you discussed  
9 this case with anybody besides counsel? And I'm not  
10 talking about -- we've talked about preparation for  
11 today's deposition, so outside of preparation for  
12 today's deposition.

13 A. I don't recall talking about it with  
14 anyone else besides counsel.

15 Q. Let's turn to the back.

16 Actually, let's put this aside. I just  
17 wanted to see if you'd seen it, because the next  
18 document is related to it.

19 (Deposition Exhibit Number 6 marked for  
20 identification.)

21 Q. And so Exhibit 6 is entitled Defendant --  
22 well, this is Defendant Behavioral Health's Amended  
23 Answer to Plaintiffs' Second Class Action Complaint.  
24 So may not be the document you are here to testify  
25 to.



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All right. Let's go to the next exhibit.

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(Deposition Exhibit Number 9 marked for

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And, Matt, we've been going about an hour, so at some point let's take a break.

MR. LAVIN: We can take a break.

MR. SIGLER: Okay.

MR. LAVIN: Go off the record.

THE VIDEOGRAPHER: Off the record. The time is approximately 3:59 p.m. We are going off the video record.

(Whereupon, a recess was taken.)

THE VIDEOGRAPHER: The time is approximately 4:14 p.m. We are back on the video record. Go ahead.

Q. (BY MR. LAVIN) All right, Ms. Paradise. What was the last exhibit? We were on Exhibit 9; is that correct?

A. Uh-huh.

Q. All right. Let's go to Exhibit 10.

(Deposition Exhibit Number 10 marked for identification.)

MR. SIGLER: And while we're paused, I'm going to designate the transcript preliminarily attorneys' eyes only, because many of the documents

1 are attorneys' eyes only, and then we'll refine the  
2 designations later.

3 MR. LAVIN: That's fine.

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Q. Okay. All right. Let's go on to the next exhibit.

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MR. SIGLER: If it's a good breaking point, let's take a final break.

MR. LAVIN: Okay. All right. Go off the record.

THE VIDEOGRAPHER: The time is approximately 5:20 p.m. We are going off the video record.

(Whereupon, a recess was taken.)

THE VIDEOGRAPHER: The time is approximately 5:31 p.m. We are back on the video record. Go ahead.



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Q. Let's go to the next exhibit.

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(Deposition Exhibit Number 14 marked for

15

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1 Q. Have you had opportunity to review the  
2 putative class list in this case?

3 MR. SIGLER: Objection to form.  
4 Foundation.

5 A. Meaning?

6 Q. (BY MR. LAVIN) United, your attorneys,  
7 produced to us a very large spreadsheet of people  
8 whose claims are, you know, within this dispute in  
9 this case. They are the putative class, is what  
10 they call them, so people who have been impacted by  
11 what the plaintiffs are suing the defendants over in  
12 this case.

13 Have you had a chance to review that list?

14 MR. SIGLER: Same objections.

15 A. I've reviewed a list of claims.

16 Q. (BY MR. LAVIN) Okay.

17 A. I've seen a list of claims.

18 Q. How long was that list of claims?

19 A. I think it was pretty long.

20 Q. Was it dozens of claims or hundreds of  
21 thousands of claims?

22 A. I didn't count them, so I can't answer  
23 that question.

24 Q. Okay. 'Cause the putative class list is  
25 hundreds of thousands of claims, so you might

1 remember if you'd seen that big a file.

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Q. (BY MR. LAVIN) Okay. Let's go to the next exhibit.

(Deposition Exhibit Number 15 marked for identification.)

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15 Q. Okay. All right. Let's go to the next  
16 exhibit.

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18 identification.)

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(Deposition Exhibit Number 17 marked for identification.)

Q. Exhibit 17 has no Bates numbers. I believe it's a native spreadsheet. We will get the Bates number, put it on the record. I probably have the Bates number, but I would have to dig for it.

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Q. (BY MR. LAVIN) Okay.

7

MR. SIGLER: We're at 6:30, Matt.

8

MR. LAVIN: Okay. We can go off the

9

record.

10

THE VIDEOGRAPHER: The time is

11

approximately 6:31 p.m. We are going off the video

12

record.

13

(Whereupon, at 6:31 p.m., Wednesday, July 13,

14

2022 the taking of the Deposition of REBECCA PARADISE

15

was adjourned.)

16

\* \* \*

17

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19

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25

1 STATE OF MINNESOTA: )

) ss.

CERTIFICATE

2 COUNTY OF ANOKA: )

3 Be it known that I took the deposition of  
4 REBECCA PARADISE on the 13th day of July, 2022;

5 That I was then and there a Notary Public  
6 in and for the County of Anoka, State of  
7 Minnesota, and that by virtue thereof, I was duly  
8 authorized to administer an oath;

9 That the witness, before testifying, was  
10 by me first duly sworn to testify the whole truth  
11 and nothing but the truth relative to said cause;

12 That the testimony of said witness was  
13 recorded in shorthand by me and was reduced to  
14 typewriting under my direction;

15 That the cost of the original transcript  
16 has been charged to the party noticing the  
17 deposition, unless otherwise agreed upon by Counsel,  
18 and that copies have been made available to all  
19 parties at the same cost, unless otherwise agreed  
20 upon by Counsel;

21 That I am not related to any of the parties  
22 hereto nor interested in the outcome of the action;

23 That the reading and signing of the  
24 deposition by the witness and the Notice of Filing  
25 were reserved.

WITNESS MY HAND AND SEAL this 26th day of  
July, 2022.



Christine K. Herman, RPR, CRR

## ERRATA SHEET

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1 I, REBECCA PARADISE, have read this deposition  
transcript and acknowledge herein its accuracy, except  
2 as noted.  
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Federal Rules of Civil Procedure

Rule 30

(e) Review By the Witness; Changes.

(1) Review; Statement of Changes. On request by the deponent or a party before the deposition is completed, the deponent must be allowed 30 days after being notified by the officer that the transcript or recording is available in which:

(A) to review the transcript or recording; and

(B) if there are changes in form or substance, to sign a statement listing the changes and the reasons for making them.

(2) Changes Indicated in the Officer's Certificate. The officer must note in the certificate prescribed by Rule 30(f)(1) whether a review was requested and, if so, must attach any changes the deponent makes during the 30-day period.

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COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

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1 UNITED STATES DISTRICT COURT  
2 NORTHERN DISTRICT OF CALIFORNIA  
3 OAKLAND DIVISION

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4 Case No. 4:20-cv-02254-YGR

5 LD, DB, BW, RH, and CJ, on behalf of  
6 themselves and all others similarly  
7 situated,

8 Plaintiffs,

9 vs.

10 UNITED HEALTHCARE INSURANCE  
11 COMPANY, a Connecticut Corporation;  
12 UNITED BEHAVIORAL HEALTH, a  
13 California Corporation; and MULTIPLAN,  
14 INC., a New York Corporation,  
15 Defendants.

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16 VIDEOTAPED DEPOSITION OF

17 REBECCA PARADISE

18 30(b)(6) - Volume II

19 \*\* CONFIDENTIAL - ATTORNEYS' EYES ONLY \*\*

20 DATE: July 14, 2022

21 TIME: 8:30 a.m. (Central)

22 PLACE: Minneapolis Marriott Southwest  
23 5801 Opus Parkway  
24 Minnetonka, MN 55343

25 Reported By: Christine K. Herman, RPR, CRR

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Clare Platt and Graham Stinnett, Summer Associates at  
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9 UnitedHealthcare

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12 Viant Facility U&C Review, June 2016

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9 REPORTER'S NOTE: All quotations from exhibits are  
10 reflected in the manner in which they were read into  
11 the record and do not necessarily indicate an exact  
12 quote from the document.

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## P R O C E E D I N G S

THE VIDEOGRAPHER: Good morning. The time is approximately 8:38 a.m. Central Daylight Time on July 14th, 2022. This is the continuation of Rebecca Paradise 30(b)(6) deposition from July 13th, 2022.

I remind Ms. Paradise, you're still under oath.

You may proceed.

## EXAMINATION (resumed)

BY MR. LAVIN:

Q. Good morning, Ms. Paradise.

A. Good morning.

Q. I want to go back to an exhibit we looked at before, which is Exhibit 6, which is United's answer in this matter.

I think that we had discussed -- and we can introduce it as an exhibit. We have the stipulation that, because UnitedHealthcare was added later as a party to this action, although this says United Behavioral Health, it was incorporated as the answer for UnitedHealthcare --

A. Okay.

Q. -- by the parties, so --

1 A. Okay.

2 Q. I know it says UBH, but the parties agree  
3 it applies to UHC, also.

4 And have you ever seen this document  
5 before?

6 A. I believe I have. I don't remember  
7 specifically. We've reviewed a lot of documents.

8 Q. Okay. Do you know what an affirmative  
9 defense is?

10 A. No. I'm not a lawyer.

11 Q. All right. I understand.

12 If you can go to page 43, or -- of this  
13 document, page 44, and if you look down at the  
14 bottom, it says, Eleventh Affirmative Defense  
15 (Fraud/Improper Conduct by Third Parties).

16 And it says, Plaintiffs claims and the  
17 claims of the putative class members are barred, in  
18 whole or in part, to the extent they relate to  
19 services or fees improperly billed, coded, or  
20 charged by medical providers or other third parties.  
21 By way of example only, such claims are barred to  
22 the extent the provider's charges are improper,  
23 unreasonable, or excessive for the out-of-network  
24 services rendered to UBH members, or contrary to  
25 law.

1 Do you see that?

2 A. I see that section.

3 Q. Are you aware of any fraud related to the  
4 claims of the putative class members in this case?

5 MR. SIGLER: I'm just going to briefly  
6 note for the record that the UBH witness has been  
7 designated on a topic that has to do with this  
8 specifically, but you can ask Ms. Paradise as well.

9 MR. LAVIN: Okay.

10 MR. SIGLER: Do your best, Ms. Paradise.

11 A. Yeah. I would defer to our UBH  
12 representative and counsel.

13 Q. (BY MR. LAVIN) Okay.

14 A. I'm not aware of any of that.

15 Q. Let us go to Exhibit -- Exhibit 18.

16 (Deposition Exhibit Number 18 marked for  
17 identification.)

18 [REDACTED]  
[REDACTED]  
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13 Q. Okay. Is there any difference between  
14 United Behavioral Health and Optum?

15 MR. SIGLER: Objection. Form, foundation,  
16 outside the scope of the notice.

17 A. I'll be honest. I don't know the legal  
18 entity. I'm familiar with both names of that  
19 organization.

20 Q. (BY MR. LAVIN) Okay.

21 A. I'm not a lawyer, don't know the legal  
22 entity setup.

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Q. Okay. Let's go to the next exhibit.

We're going to skip the big Apple plan for  
right now. We haven't discussed the Apple plan.

I'm going to try to move through here.

(Deposition Exhibit Number 21 marked for  
identification.)

Q. And I want to direct your attention to the

1 second page. And there's --

2 MR. SIGLER: Let's make sure she has a  
3 chance to read it.

4 MR. LAVIN: Sure.

5 THE WITNESS: Yeah. I'm not done yet.

6 A. Okay.

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Q. Do you know -- does your -- does payment

strategies have any training programs for the call

centers?

1           A.     I don't think I'd characterize it as a  
2     training program. We certainly work to ensure  
3     information about our program is shared with the  
4     various parts of the organization that may be  
5     getting questions or having to interact with our  
6     programs.

7           Q.     I mean, it's important, right? These  
8     people are talking to providers and representing  
9     benefits, correct?

10           MR. SIGLER: Objection to form.

11           A.     Absolutely it's important.

12           Q.     (BY MR. LAVIN) Yeah. And I'm just  
13     wondering if you remember, if you can recall doing,  
14     like, a similar informational PowerPoint or  
15     one-pager for people on the provider services team  
16     about, hey, this is our out-of-network programs, and  
17     these are how they work.

18           A.     I'm typically not involved at that level  
19     of detail. Certainly I'm aware from time to time my  
20     team is engaged with those teams. When we have  
21     changes or new programs, they'll connect with them  
22     to make sure they're understanding.

23           Q.     Okay. Do you have any idea how many  
24     provider inquiries UnitedHealthcare receives as a  
25     whole in a day?

1 MR. SIGLER: Objection. Form, foundation,  
2 outside the scope of the notice.

3 A. I would have no idea.

4 Q. (BY MR. LAVIN) I mean, it's millions,  
5 probably, right?

6 MR. SIGLER: Same objections.

7 A. I have no idea.

8 Q. (BY MR. LAVIN) Do you have any idea how  
9 many claims are processed by UnitedHealthcare per  
10 day?

11 MR. SIGLER: Same objections.

12 A. I think you asked me that yesterday. No.  
13 I don't know the number.

14 Q. (BY MR. LAVIN) Is it over two million a  
15 day? Would that --

16 MR. SIGLER: Same objections.

17 A. Sir, I don't know that number for the  
18 entire organization.

19 Q. (BY MR. LAVIN) Do you know, of the claims  
20 on an annual basis processed by UnitedHealthcare --  
21 this is PAR and non-PAR. Do you know what  
22 percentage are PAR and what percentage are non-PAR?

23 MR. SIGLER: Same objections.

24 A. Not on a claim count basis, no.

25 Q. (BY MR. LAVIN) But just as an overall --

1 I mean, are -- do you think it would be accurate to  
2 say that 95 percent of the claims processed in a  
3 given year by UnitedHealthcare are PAR claims?

4 MR. SIGLER: Same objections.

5 A. That's roughly a statistic I'm familiar  
6 with.

7 Q. (BY MR. LAVIN) Okay.

8 MR. SIGLER: If we're at a logical break  
9 point, it's been an hour. Go ahead.

10 MR. LAVIN: Give me one more question  
11 here.

12 Q. (BY MR. LAVIN) And, again, I'm just  
13 trying to get information. It's not -- these aren't  
14 meant to trick you or anything like that.

15 So let's say it's 5 percent that -- does  
16 that sound like a good ballpark for non-PAR a year?

17 MR. SIGLER: Same objections.

18 A. Yeah. If don't know if that's a claim  
19 count, but roughly 5 percent of our -- our medical  
20 spend is non-PAR.

21 Q. (BY MR. LAVIN) Okay. So within that  
22 5 percent of medical spend, do you know what -- so  
23 we're talking just non-PAR -- what percentage is  
24 behavioral health as opposed to medical?

25 MR. SIGLER: Same objections.



1           A.    No idea, but I presume it would be very  
2   small.

3           Q.    (BY MR. LAVIN) Right. Do you think it  
4   would be under 5 percent of that 5 percent?

5           MR. SIGLER: Same objections.

6           A.    I -- I'm managing all specialty types.  
7   And we have a team that manages behavioral health.  
8   I don't know that specific statistically.

9           Q.    (BY MR. LAVIN) What are the -- since you  
10   see lots of out-of-network claims, what are the most  
11   expensive out-of-network claims that you see on a  
12   per-claim basis? Is there a category?

13          MR. SIGLER: Same objections.

14          A.    I can't answer that, because it could be  
15   provider specific. It's not always category  
16   specific, so I can't answer that.

17          Q.    (BY MR. LAVIN) So you couldn't say that,  
18   like, ambulatory surgery center claims. And I don't  
19   know the answer to this. But, you know, we've got  
20   surgeons charging \$200,000 out-of-network for back  
21   injections or something like that. I mean, is there  
22   any service line or -- you know, that you can think  
23   of that is the most expensive?

24          MR. SIGLER: Same objections.

25          A.    No, not a service line, 'cause,

1 unfortunately, there's bad actors out there in many  
2 of the service lines that charge high rates.

3 Q. (BY MR. LAVIN) Okay. Do you have a  
4 general understanding of how rates as a general --  
5 you know, rates as a whole for behavioral health  
6 outpatient compare to rates as a whole for  
7 ambulatory surgery centers?

8 A. No.

9 MR. SIGLER: Same objections.

10 Q. (BY MR. LAVIN) You couldn't tell me if  
11 they're higher or lower in general?

12 MR. SIGLER: Same objections.

13 A. In my role I'm not comparing service  
14 categories. We're managing our programs and  
15 evaluating our program methodology, so I can't  
16 answer that question.

17 Q. (BY MR. LAVIN) Yeah. And I'm just  
18 asking, because you see thousands of claims, I'm  
19 sure, if you have an understanding of that. And if  
20 you don't, you don't.

21 MR. LAVIN: All right. We can take a  
22 break.

23 MR. SIGLER: Great. Off the record.

24 THE VIDEOGRAPHER: The time is  
25 approximately 9:45 a.m. We're going off the video

1 record.

2 (Whereupon, a recess was taken.)

3 THE VIDEOGRAPHER: The time is  
4 approximately 10:02 a.m. We are back on the video  
5 record. Go ahead.

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Q. Okay. Let's go to the next exhibit,  
Exhibit 22.

(Deposition Exhibit Number 22 marked for  
identification.)

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Q. (BY MR. LAVIN) Okay. Let's go to the next exhibit.

(Deposition Exhibit Number 23 marked for identification.)

Q. Exhibit 23. Exhibit 23 has Bates numbers UHC13703 through UHC13705.

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Q. Okay. Let's go to the next document.

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10 Q. Okay. I got it.

11 MR. LAVIN: We need to object to the  
12 witness's being nonresponsive to that topic.

13 Q. (BY MR. LAVIN) All right. So let's look  
14 at the --

15 MR. SIGLER: Disagree with your objection.

16 MR. LAVIN: I understand. Hey, it's okay.

17 Let's go to the next exhibit, which is  
18 Exhibit 26.

19 (Deposition Exhibit Number 26 marked for  
20 identification.)

21 Q. (BY MR. LAVIN) And if you can take a  
22 minute to just kinda look through that, familiarize  
23 yourself with it a little bit. I'm going to ask you  
24 if you've ever seen it before, and then I'm going to  
25 direct you to certain pages.



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MR. SIGLER: If we're moving to the next

document, let's take a break. It's been an hour.

MR. LAVIN: Okay. Let's go off the

record.

THE VIDEOGRAPHER: The time is

1 approximately 11:02 a.m. We are going off the video  
2 record.

3 (Whereupon, a recess was taken.)

4 THE VIDEOGRAPHER: The time is  
5 approximately 11:18 a.m. We are back on the video  
6 record. Go ahead.

7 MR. SIGLER: And just before we start, we  
8 had a discussion off the record that -- we noted our  
9 objection that Exhibits 25 and 26 have not been  
10 produced to the United defendants. They were  
11 produced by third parties to plaintiffs' counsel.  
12 We've been repeatedly asking for plaintiffs' counsel  
13 to product the documents to us. They have not. And  
14 we note our objection to that, for the record, and  
15 ask that they be produced immediately.

16 MR. LAVIN: Okay. We don't agree with  
17 that characterization, but we will produce any  
18 documents that we have received from third-party  
19 plan sponsors.

20 MR. SIGLER: Which part don't you agree  
21 with?

22 MR. LAVIN: That you've repeatedly asked  
23 for that stuff. And that it's been discussed many,  
24 many times.

25 MR. SIGLER: Okay. We can quote back to

1 the letters. But you understand you have an  
2 obligation, whether we ask for it or not, to produce  
3 it, right?

4 MR. LAVIN: Sure. We've also discussed  
5 this off the record. I've explained to you very  
6 clearly that no one's trying to withhold anything  
7 from you and that we're happy to produce anything to  
8 you. If we have them at all, they were recently  
9 received.

10 MR. SIGLER: Okay. We've noted our  
11 positions.

12 MR. LAVIN: Great.

13 Q. (BY MR. LAVIN) All right. So the next  
14 exhibit is Exhibit 27.

15 (Deposition Exhibit Number 27 marked for  
16 identification.)

17 Q. (BY MR. LAVIN) All right. So would you  
18 take a second to look -- Exhibit 27 bears Bates  
19 numbers UHC 7610 through UHC 7646. And if you look  
20 through that quickly, I'm going to direct you to  
21 some pages.

22 Do you recognize this document,  
23 Ms. Paradise?

24 A. This document I recognize.

25 Q. Okay. What is this document?

Page 301

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Q. Okay. Let's go to the next document.

14

(Deposition Exhibit Number 28 marked for identification.)

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21

Q. And the next document bears Bates numbers UHC 227881 through UHC 227913. And it says, Amendment to the Administrative Services Agreement by and between United Healthcare Services, Incorporated and General Dynamics, effective on January 1, 2020.

22

Do you see that?

23

A. Yes, I see that.

24

25

Q. All right. So if we skip through -- we're going to go to page ending in 888. And we're going

1 to look under Shared Savings Enhanced with Facility  
2 R&C.

3 Do you see that?

4 A. Yes.

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Q. Okay. All right. Let's move on.

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All right. The next -- All right. Let's go to the next exhibit, which was under -- which tab was that? Tab 43.

(Deposition Exhibit Number 31 marked for identification.)

1 Q. Exhibit 31 bears Bates numbers ORCL-LDVUBH  
2 3 through ORCL-LDVUBH 151.

3 MR. SIGLER: Do you know if this was  
4 produced to us?

5 MR. LAVIN: I believe it was.

6 MR. SIGLER: You want her to review the  
7 whole thing, or --

8 Q. (BY MR. LAVIN) Yeah. Just kinda flip  
9 through it. Tell me if you're familiar with it.

10 MR. SIGLER: Well, what part are you going  
11 to ask her about? Because it's a long, detailed  
12 document from a third party.

13 MR. LAVIN: I'm going to ask about 6,  
14 page 6, and some of the email traffic in the back.

15 MR. SIGLER: Well, Ms. Paradise, review  
16 the whole document that you need to review to  
17 understand the parts that he's asking you about.

18 So you're saying 6 through the end, Matt?

19 MR. LAVIN: Yeah. Let's talk about 6  
20 first.

21 MR. SIGLER: It also looks like these are  
22 nonconsecutive Bates numbers, so I don't know if  
23 this is a single document or a compilation.

24 Do you know?

25 MR. LAVIN: I do not.

1 MR. SIGLER: Okay.

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MR. SIGLER: We're not going off the record. I mean, you're going to make her sit here and read this document, then she's gotta read the document, Matt.

MR. LAVIN: If she's needs a lot more time, we can go off the record.

MR. SIGLER: We're staying on the record. It's -- you're making her go through a



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1 Q. All right.

2 THE VIDEOGRAPHER: Okay.

3 MR. LAVIN: Okay. And we can -- we can  
4 actually wrap it up. I'm going to object to this  
5 witness' qualifications to testify on Administrative  
6 Services Agreements, to testify on the drafting of  
7 SPD language, and also to testify on the invoicing  
8 and related topics related to fees to ASO clients  
9 for the Facility R&C program.

10 MR. SIGLER: We disagree with the  
11 objections. The witness is more than prepared.  
12 She's given lots of testimony. She probably has  
13 more information to give, if you had asked different  
14 questions. But we can talk more about that off the  
15 record.

16 MR. LAVIN: Sounds good.

17 MR. SIGLER: Should we go off the record?

18 MR. LAVIN: Let's go off the record.

19 THE VIDEOGRAPHER: The time is  
20 approximately 11:59 a.m. We are going off the video  
21 record.

22 (Whereupon, the 30(b)(6) deposition of  
23 REBECCA PARADISE was complete.)

24 \* \* \*

25

1 STATE OF MINNESOTA: )

) ss.

CERTIFICATE

2 COUNTY OF ANOKA: )

3 Be it known that I took the deposition of  
4 REBECCA PARADISE on the 14th day of July, 2022;

5 That I was then and there a Notary Public  
6 in and for the County of Anoka, State of  
7 Minnesota, and that by virtue thereof, I was duly  
8 authorized to administer an oath;

9 That the witness, before testifying, was  
10 by me first duly sworn to testify the whole truth  
11 and nothing but the truth relative to said cause;

12 That the testimony of said witness was  
13 recorded in shorthand by me and was reduced to  
14 typewriting under my direction;

15 That the cost of the original transcript  
16 has been charged to the party noticing the  
17 deposition, unless otherwise agreed upon by Counsel,  
18 and that copies have been made available to all  
19 parties at the same cost, unless otherwise agreed  
20 upon by Counsel;

21 That I am not related to any of the parties  
22 hereto nor interested in the outcome of the action;

23 That the reading and signing of the  
24 deposition by the witness and the Notice of Filing  
25 were reserved.

WITNESS MY HAND AND SEAL this 28th day of  
July, 2022.



Christine K. Herman, RPR, CRR

## ERRATA SHEET

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1 I, REBECCA PARADISE, have read this deposition  
transcript and acknowledge herein its accuracy, except  
2 as noted.  
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Federal Rules of Civil Procedure

Rule 30

(e) Review By the Witness; Changes.

(1) Review; Statement of Changes. On request by the deponent or a party before the deposition is completed, the deponent must be allowed 30 days after being notified by the officer that the transcript or recording is available in which:

(A) to review the transcript or recording; and

(B) if there are changes in form or substance, to sign a statement listing the changes and the reasons for making them.

(2) Changes Indicated in the Officer's Certificate. The officer must note in the certificate prescribed by Rule 30(f)(1) whether a review was requested and, if so, must attach any changes the deponent makes during the 30-day period.

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COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

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